

**UNITED STATES DISTRICT COURT  
DISTRICT OF NEW JERSEY**

Noel, Shawn, D

CLERK  
U.S. DISTRICT COURT  
DISTRICT OF NEW JERSEY  
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2019 SEP 13 PM 3:44

*(In the space above enter the full name(s) of the plaintiff(s).)*

- against -

Experian  
Equifax Inc.

**COMPLAINT**

Jury Trial: ☐ Yes ☒ No

(check one)

*(In the space above enter the full name(s) of the defendant(s). If you cannot fit the names of all of the defendants in the space provided, please write "see attached" in the space above and attach an additional sheet of paper with the full list of names. The names listed in the above caption must be identical to those contained in Part I. Addresses should not be included here.)*

**I. Parties in this complaint:**

- A. List your name, address and telephone number. Do the same for any additional plaintiffs named. Attach additional sheets of paper as necessary.

Plaintiff	Name	<u>Noel, Shawn, D</u>
	Street Address	<u>262 Ellery Ave</u>
	County, City	<u>Essex, Newark</u>
	State & Zip Code	<u>New Jersey 07106</u>
	Telephone Number	<u>718-916-3462</u>

- B. List all defendants. You should state the full name of the defendants, even if that defendant is a government agency, an organization, a corporation, or an individual. Include the address where each defendant can be served. Make sure that the defendant(s) listed below are identical to those contained in the above caption. Attach additional sheets of paper as necessary.

Defendant No. 1

Name Experian  
 Street Address 28 Liberty St.  
 County, City New York, New York  
 State & Zip Code New York 10005

Defendant No. 2

Name Equifax  
 Street Address 80 State Street  
 County, City New York, Albany  
 State & Zip Code New York 12207

Defendant No. 3

Name \_\_\_\_\_  
 Street Address \_\_\_\_\_  
 County, City \_\_\_\_\_  
 State & Zip Code \_\_\_\_\_

Defendant No. 4

Name \_\_\_\_\_  
 Street Address \_\_\_\_\_  
 County, City \_\_\_\_\_  
 State & Zip Code \_\_\_\_\_

## II. Basis for Jurisdiction:

Federal courts are courts of limited jurisdiction. There are four types of cases that can be heard in federal court: 1) Federal Question - Under 28 U.S.C. § 1331, a case involving the United States Constitution or federal laws or treaties is a federal question case; 2) Diversity of Citizenship - Under 28 U.S.C. § 1332, a case in which a citizen of one state sues a citizen of another state and the amount in damages is more than \$75,000 is a diversity of citizenship case; 3) U.S. Government Plaintiff; and 4) U.S. Government Defendant.

- A. What is the basis for federal court jurisdiction? (check all that apply)



Federal Questions



Diversity of Citizenship



U.S. Government Plaintiff



U.S. Government Defendant

- B. If the basis for jurisdiction is Federal Question, what federal Constitutional, statutory or treaty right is at issue? 895 Freedom of Information Act

5 usc 552

- C. If the basis for jurisdiction is Diversity of Citizenship, what is the state of citizenship of each party?

Plaintiff(s) state(s) of citizenship \_\_\_\_\_

Defendant(s) state(s) of citizenship \_\_\_\_\_

### III. Statement of Claim:

State as briefly as possible the facts of your case. Describe how each of the defendants named in the caption of this complaint is involved in this action, along with the dates and locations of all relevant events. You may wish to include further details such as the names of other persons involved in the events giving rise to your claims. Do not cite any cases or statutes. If you intend to allege a number of related claims, number and set forth each claim in a separate paragraph. Attach additional sheets of paper as necessary.

- A. Where did the events giving rise to your claim(s) occur? \_\_\_\_\_

This claim was made while I resided in Brooklyn, NY.

- B. What date and approximate time did the events giving rise to your claim(s) occur? \_\_\_\_\_

On 01-17-2017 Shawn Noel sent a Freedom of information request to Experian and Equifax.

- C. Facts: \_\_\_\_\_

Shawn Noel's information was stolen, and -  
Credit accounts were opened as a result.  
Information on these accounts were not  
disclosed to Shawn Noel.

What  
happened  
to you?

Who did  
what?

Experian and Equifax did not respond  
appropriately to the freedom of information  
request.

Was  
anyone  
else  
involved?

Experian and Equifax failed to produce  
Freedom of information request and request  
for Affidavit Certifying Affirmation of Statutory  
obligation for several credit accounts.  
Citibank, Chase, Capital one and marient.

Who else  
saw what  
happened?

Experian and Equifax are providing false  
information that they did not prove belongs  
to Shawn Noel.

**IV. Injuries:**

If you sustained injuries related to the events alleged above, describe them and state what medical treatment, if any, you required and received.

Shawn Noel didn't receive any physical damage, but went through a lot of distress in looking for and renting an apartment. Because of the impact the information has on the report, it negatively impacts how Shawn Noel can live.

**V. Relief:**


State what you want the Court to do for you and the amount of monetary compensation, if any, you are seeking, and the basis for such compensation.

Shawn Noel wants the false information being reported from Experian and Equifax to be removed for all accounts which they failed to provide the information requested in the Freedom of Information Request.

Shawn Noel would also like the fees for filing this case reimbursed.

**I declare under penalty of perjury that the foregoing is true and correct.**

Signed this 31 day of August, 2019.

Signature of Plaintiff   
Mailing Address 262 Ellery Ave  
Newark, New Jersey  
07106  
Telephone Number 718-916-3462  
Fax Number (if you have one) \_\_\_\_\_  
E-mail Address DrNoel@Gmail.com

Note: All plaintiffs named in the caption of the complaint must date and sign the complaint.

Signature of Plaintiff: 